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Form clsnodsc - ntcclsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey 401 Market Street Camden, NJ 08102

Case No.: 18-34194-JNP

Chapter: 13

Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Janette C. Knauer aka Ja'nette C. Knauer 987 Boundary Road Wenonah, NJ 08090

Social Security No.: xxx-xx-3235

Employer's Tax I.D. No.:

NOTICE OF DEFICIENCY CONCERNING DISCHARGE

You are hereby notified that the above—named case will be closed without entry of discharge on or after September 4, 2020 for the reason(s) indicated below.

Debtor has not filed a Certification About a Financial Management Course (Official Form 423)
proving compliance with the instructional course requirement for discharge.

- Joint debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: August 5, 2020

JAN: def

Jeanne Naughton Clerk

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United States Bankruptcy Court District of New Jersey

In re: Janette C. Knauer Debtor

Case No. 18-34194-JNP Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1 User: admin Page 1 of 1 Date Rcvd: Aug 05, 2020 Form ID: clsnodsc Total Noticed: 3

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 07, 2020.

db +Janette C. Knauer, 987 Boundary Road, Wenonah, NJ 08090-1520

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. E-mail/Text: usanj.njbankr@usdoj.gov Aug 06 2020 00:29:40 U.S. Attorney, 970 Broad St.,

Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 06 2020 00:29:37 smg United States Trustee Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,

Newark, NJ 07102-5235

***** BYPASSED RECIPIENTS *****

TOTAL: 0 NONE.

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 07, 2020 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 5, 2020 at the address(es) listed below:

on behalf of Creditor BAC BANK OF NY (CWABS 2006-SD1) Denise E. Carlon

dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Harold N. Kaplan on behalf of Creditor BAC BANK OF NY (CWABS 2006-SD1) hkaplan@rasnj.com,

informationathnk@aol.com

Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,

 $\verb|summarymail@standingtrustee.com| \\$

Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com

Rebecca Ann Solarz on behalf of Creditor BAC BANK OF NY (CWABS 2006-SD1)

rsolarz@kmllawgroup.com

Rex J. Roldan on behalf of Debtor Janette C. Knauer roldanlaw@comcast.net, roldanlaw1@gmail.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7